

[Foreclosure Resources](#)

The rapid increase in defaults in the 7th District is one of my principal concerns. To address this, I have developed the following alternatives to avoid foreclosure.

[The Foreclosure Prevention Resource Guide](#) developed by the Greater Philadelphia Urban Affairs Coalition is a comprehensive resource for the foreclosure process in Pennsylvania.

The [Pennsylvania Housing Finance Agency](#) initiated the [Foreclosure Mitigation Counseling Initiative](#) in Chester, Delaware, and Montgomery counties.

In addition to these resources, please consider visiting the [Federal and state government websites](#) developed by the [United States Housing and Urban Development](#) for a [guide to avoiding foreclosures](#) [Pennsylvania approved housing counselors](#) [tips for avoiding foreclosure](#) [what to do in the event that you are unable to keep your house](#)

President Obama has initiated the [Mailed Home Affordable Program](#) to stem the rate of foreclosures and allow for the [Home Affordable Refinance Program](#) [Home Affordable Modification Program](#)

The [Pennsylvania Housing Finance Agency](#) offers a number of different loan assistance programs including the [Homeowners Emergency Mortgage Assistance Program](#) [the Refinance to an Affordable Loan Program](#) [the Homeowners' Equity Recovery Loan Program](#)

If you have not been able to resolve your problem with the [Federal Trade Commission](#) about engaging in a foreclosure rescue scam, please visit the [Foreclosure Resolution page](#) developed by the [Federal Trade Commission](#). In addition, the [Mortgage Fraud page](#)

Delaware County residents, Delaware County Sheriff's Office has started a program to help you [Delaware County Sheriff's Office](#) for more information.